

Debtor 1 JOSEPH M. NOVELLADebtor 2 CHRISTINE NOVELLA
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-70757JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: US BANK NA - INDENTURE TRUSTEE Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account 9 1 4 4

Property Address: 261 FRONT ST
CHERRY TREE PA 15724

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>725.25</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>725.25</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>725.25</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$327.91

The next postpetition payment is due on

1 / 1 / 2019
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 JOSEPH M. NOVELLA
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 04/09/2019

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JOSEPH M. NOVELLA**
Name

Case number (if known) **13-70757JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE ARR. (Part 2 (b))				
04/24/2015	0939228	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	151.09
06/23/2015	0947415	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	141.59
07/28/2015	0951368	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	140.89
08/26/2015	0955478	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	68.64
09/28/2015	0959462	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	67.50
10/26/2015	0963343	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	136.64
11/24/2015	0967451	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	18.90
				<u>725.25</u>

MORTGAGE REGULAR PAYMENT (Part 3)

04/25/2014	0889613	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	1,243.90
05/28/2014	0893757	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	341.48
06/25/2014	0897814	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	341.45
07/24/2014	0901922	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	451.29
08/26/2014	0906013	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	379.18
09/29/2014	0910062	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	492.95
10/29/2014	0914227	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	306.04
11/24/2014	0918256	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	522.18
12/22/2014	0922906	BENEFICIAL MORTGAGE/CDC* (RE)	AMOUNTS DISBURSED TO CREDITOR	426.27
01/27/2015	0926860	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	540.52
02/24/2015	0931052	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	437.48
03/26/2015	0935071	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	419.64
04/24/2015	0939228	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
05/26/2015	0943393	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
06/23/2015	0947415	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
07/28/2015	0951368	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
08/26/2015	0955478	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
09/28/2015	0959462	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
10/26/2015	0963343	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
11/24/2015	0967451	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
12/22/2015	0971562	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
01/26/2016	0975550	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
02/24/2016	0979553	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
03/28/2016	0983500	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
04/22/2016	0987824	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
05/24/2016	0991747	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
06/27/2016	1000469	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
07/26/2016	1004471	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
08/26/2016	1008447	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
09/27/2016	1012474	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
10/26/2016	1016391	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
11/21/2016	1019816	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
12/21/2016	1023071	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
01/27/2017	1026452	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
02/24/2017	1029947	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
03/28/2017	1033324	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
04/21/2017	1036718	BENEFICIAL CDC/BENEFICIAL MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	327.91
05/25/2017	1042309	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
06/27/2017	1045714	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
07/25/2017	1049004	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
08/25/2017	1052354	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
09/26/2017	1055700	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
10/25/2017	1059037	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
11/21/2017	1062269	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
12/21/2017	1065624	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
01/25/2018	1068884	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
02/23/2018	1072046	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
03/28/2018	1075258	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
04/24/2018	1078487	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
05/25/2018	1081769	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
06/22/2018	1084880	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
07/26/2018	1088127	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91
08/28/2018	1091347	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	327.91

Debtor 1 JOSEPH M. NOVELLA
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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
09/25/2018	1094493	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	327.91
10/29/2018	1097750	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	327.91
03/25/2019	1113730	US BANK NA - INDENTURE TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	327.91
				<u>20,330.42</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOSEPH M. NOVELLA
CHRISTINE NOVELLA
261 FRONT STREET
CHERRY TREE, PA 15724

PAUL W MCEL RATH JR ESQ
MCEL RATH LEGAL HOLDINGS LLC
1641 SAW MILL RUN BLVD
PITTSBURGH, PA 15210

US BANK NA - INDENTURE TRUSTEE
C/O SELECT PORTFOLIO SVCNG*
PO BOX 65450
SALT LAKE CITY, UT 84165

SELECT PORTFOLIO SERVICING INC**
ATTN BANKRUPTCY NOTICING
3217 S DECKER LAKE DR
SALT LAKE CITY, UT 84119

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

4/9/19

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee